

**AMENDMENTS TO THE CLAIMS**

Please amend the claims as follows:

Claims 1-20 (canceled)

Claim 21 (previously presented): A transaction card system comprising:

a portable electronic device;

a housing comprising a hinge for opening and closing said housing wherein the housing is interconnected with the portable electronic device; and

a foldable transaction card disposed within the housing wherein the foldable transaction card comprises a first section and a second section and a hinge disposed between the first and second sections;

wherein the housing surrounds the transaction card when the transaction card is in a folded state.

Claim 22 (previously presented): The transaction card system of claim 21 wherein the housing comprises a first section and a second section wherein the hinge is disposed between the first and second sections.

Claim 23 (previously presented): The transaction card system of claim 22 wherein the first section of the transaction card is attached to the first section of the housing.

Claim 24 (previously presented): A transaction card system comprising:

a portable electronic device;

a housing comprising a hinge for opening and closing said housing interconnected with the portable electronic device; and

a foldable transaction card disposed within the housing wherein the foldable transaction card comprises a first section and a second section and a hinge disposed between the first and second sections;

wherein the first section of the transaction card is attached to the housing and the second section unfolds outside the housing when the housing is opened.